

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 07-12158-RGM

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dean Howard Drackley
1318 Sidewinder Road NE
Rio Rancho, NM 87144

Robin Jean Drackley
21933 Bramblebush Terrace
Broadlands, VA 20148

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-4226

Joint Debtor: xxx-xx-5402

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 21, 2007

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-9
Case: 07-12158

User: glennj
Form ID: B18

Page 1 of 1
Total Served: 24

Date Rcvd: Dec 21, 2007

The following entities were served by first class mail on Dec 23, 2007.

db +Dean Howard Drackley, 1318 Sidewinder Road NE, Rio Rancho, NM 87144-2587
jdb +Robin Jean Drackley, 21933 Bramblebush Terrace, Broadlands, VA 20148-5313
cr +EMC Mortgage Corporation, 2780 Lake Vista Drive, Lewisville, TX 75067-3884
cr +EMC Mortgage Corporation, McCalla, Raymer, et al., Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
cr +Southern Walk at Broadlands Homeowners Association, c/o Segan, Mason & Mason, P.C.,
7010 Little River Turnpike, Suite 270, Annandale, VA 22003-3249
7904829 +Ashburn Farm Animal Hospital, 43330 Junction Plaza #172, Ashburn, VA 20147-3408
7904830 +Broadlands Association, Inc., c/o Armstrong Management Services, Inc.,
3949 Pender Dr., Suite 205, Fairfax, VA 22030-6088
7904831 +CitiStreet, Employment Capital Accumulation Plan, One Heritage Drive,
North Quincy, MA 02171-2105
7904832 +Commonwealth Orthopaedic, 13350 Franklin Farm Rd., Suite 100, Herndon, VA 20171-4095
7904833 Credit One, PO Box 60500, City of Industry, CA 91716-0500
7904834 +Dominion Virginia, PO Box 26543, Richmond, VA 23290-0001
7904835 +Dr. Osvaldo Anez, 3700 Joseph Siewick Dr., Fairfax, VA 22033-1744
7904836 +++EMC Mortgage Corporation, C/O McCalla Raymer, LLC, Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
7904839 +LCSA, PO Box 4000, Leesburg, VA 20177-1403
7904840 +Loudoun INOVA Hospital, 44045 Riverside Parkway, Leesburg, VA 20176-5101
7904841 +Monitronics, Inc., 8628 Innovation Way, Chicago, IL 60682-0086
7904842 +Open Band, PO Box 79071, Baltimore, MD 21279-0071
7935602 +Southern Walk at Broadlands Homeowners Assoc., Molly Pierce, Segan, Mason & Mason, PC,
7010 Little River Turnpike, Suite #270, Annandale, VA 22003-3249
7904843 Tmobile, PO Box 742596, Cincinnati, OH 45274-2596
7904844 +Veritas Instrument Rental, Inc., PO Box 1068, Pinellas Park, FL 33780-1068
7904845 Washington Gas, 101 Constitution Ave., NW, Washington, DC 20080-0001

The following entities were served by electronic transmission on Dec 22, 2007.

7904837 +EDI: HFC.COM Dec 22 2007 04:20:00 HSBC Mortgage Services, PO Box 17580,
Baltimore, MD 21297-1580
7904838 EDI: IRS.COM Dec 22 2007 04:20:00 Internal Revenue Service, Insolvency Units,
400 N. 8th Street, Box 76, Richmond, VA 23240-0000
7904846 EDI: PROVID.COM Dec 22 2007 04:20:00 Washington Mutual, PO Box 660433,
Dallas, TX 75266-0433

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2007

Signature:

